IN THE CLAIMS

Please amend the claims as follows:

1-31. (Canceled)

32.-33. (Canceled)

34. (Currently Amended) A method for verifying a user and a user computer comprising:

receiving at a first mini-server at least one first mini-server message from the user computer, the at least one first mini-server message including a first computer fingerprint file;

comparing the first computer fingerprint file against a second computer fingerprint file to verify the user computer, the second computer fingerprint file accessible by the first mini-server;

receiving at a second mini-server at least one second mini-server message from the user computer, the at least one second mini-server message including a first identification for the user, generated using the first computer fingerprint file; and

comparing the first identification for the user against a second identification for the user to verify the user, the second identification for the user accessible by the second mini-server; and

after the comparing of the first identification for the user against the second identification for the user to verify the user, generating a third mini-server message at the second mini-server based upon the results of the comparison.

35. (Previously Presented) A method according to claim 34, further comprising:

sending the first mini-server message to a vendor computer; and

sending the second mini-server message to the vendor computer.

36. (Previously Presented) A method according to claim 35 further comprising:

authorizing an action by the vendor computer only if both the first mini-server message contains information indicating the user computer was verified and the second mini-server message contains information indicating the user was verified.

37-39. (Canceled)

40. (Currently Amended) A vendor computer comprising:

a first input unit to communicate with a first server and to receive a first server message containing information indicating [[if]]that a user computer was verified, the verification being based on a first computer fingerprint file;

a second input unit to communicate with a second server to receive a second server message containing information indicating [[if]]that a user was verified, the verification being based on a first identification for the user, generated using the first computer fingerprint file;

a processor to receive the first server message from the first input unit and the second server message from the second input unit and to authorize an action only if both the first server message contains information indicating the user computer was verified and the second server message contains information indicating the user was verified, wherein the first server and the second server are mini-servers, and wherein the first server message and the second server message are mini-server messages.

41.- 42. (Canceled)

43. (Previously Presented) The method of claim 34, wherein the first mini-server and the second mini-server are associated with a clearinghouse computer.

44. (Previously Presented) The method of claim 34, wherein the first mini-server is associated with a first clearinghouse computer and the second mini-server is associated with a second clearinghouse computer.